

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF OREGON  
PORTLAND DIVISION

**U.S. BANK NATIONAL  
ASSOCIATION, as trustee for Greenpoint  
Mortgage Funding Trust Mortgage Pass-  
Through Certificate Series 2006-AR4,**

No. 3:16-cv-01307-AC

OPINION AND ORDER

Plaintiff,  
v.

**TERENCE EDWARDS; WEST COAST  
SERVICING, INC.; GMAC  
MORTGAGE, LLC; and PERSONS OR  
PARTIES UNKNOWN CLAIMING  
ANY RIGHT, TITLE, LIEN OR  
INTEREST IN THE PROPERTY  
DESCRIBED IN THE COMPLAINT,**

Defendants.

**MOSMAN, J.,**

On May 16, 2018, Magistrate Judge John V. Acosta issued his Findings and Recommendation (F&R) [63], recommending that Plaintiff's Motion for Entry of Default [50] should be DENIED. No objections were filed.

### **DISCUSSION**

The magistrate judge makes only recommendations to the court, to which any party may file written objections. The court is not bound by the recommendations of the magistrate judge, but retains responsibility for making the final determination. The court is generally required to

make a de novo determination regarding those portions of the report or specified findings or recommendation as to which an objection is made. 28 U.S.C. § 636(b)(1)(C). However, the court is not required to review, de novo or under any other standard, the factual or legal conclusions of the magistrate judge as to those portions of the F&R to which no objections are addressed. *See Thomas v. Arn*, 474 U.S. 140, 149 (1985); *United States v. Reyna-Tapia*, 328 F.3d 1114, 1121 (9th Cir. 2003). While the level of scrutiny under which I am required to review the F&R depends on whether or not objections have been filed, in either case, I am free to accept, reject, or modify any part of the F&R. 28 U.S.C. § 636(b)(1)(C).

Upon review, I agree with Judge Acosta's recommendation and I ADOPT the F&R [63] as my own opinion. The Motion [50] is DENIED.

IT IS SO ORDERED.

DATED this 18 day of June, 2018.



MICHAEL W. MOSMAN  
Chief United States District Judge